



SIGNED this 17 day of November, 2005.

**FRANK R. MONROE
UNITED STATES BANKRUPTCY JUDGE**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE:)	
)	CASE NO. 03-15244-FM
PAMELA KAYE JAMISON)	(Chapter 7)
DEBTOR)	
UMBRELLA BANK, FSB,)	
)	
Plaintiff)	
vs.)	ADVERSARY NO. 04-1055-FM
)	
PAMELA KAYE JAMISON,)	
JAMES R. KERSH, and)	
MARSHA G. MILLIGAN, TRUSTEE)	
Defendants)	
)	
MARSHA G. MILLIGAN, TRUSTEE)	
RANDOLPH N. OSHEROW, TRUSTEE)	
PAMELA KAYE JAMISON, and)	
JAMES R. KERSH,)	
Counterclaimants)	
v.)	
UMBRELLA BANK, FSB,)	
Counterdefendant)	

ERRATA TO

MEMORANDUM OPINION

The Court entered its Memorandum Opinion in connection with this adversary proceeding on November 8, 2005. The Court has discovered an error in its Memorandum Opinion. With respect to Page 2 of the Memorandum Opinion under the heading Findings of Fact, the first sentence is corrected as follows: This Adversary Proceeding involves a home equity loan made by Umbrella Bank, F.S.B. (formerly Argo Federal Savings Bank and now known as Flower Bank, F.S.B.)(mainly referred to herein as “Bank”) to Pamela Kaye Jamison (“Debtor”) and James R. Kersh (herein collectively referred to as the “Borrowers”), on or about April 17, 2000 in the amount of \$595,000 (the “Home Equity Loan”).

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